

UNITED STATES BANKRUPTCY COURT

Northern DISTRICT OF New York

In re

Debtor

Barbara J. Bouchey

Case No.

10-12207

Reporting Period:

7/1/10 to 7/31/10

Social Security #

080-52-8023

(last 4 digits only)

**MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)**

File with the Court and submit a copy to the United States Trustee within 20 days after the end of the month and submit a copy of the report to any official committee appointed in the case.

(Reports for Rochester and Buffalo Divisions of Western District of New York are due 15 days after the end of the month, as are the reports for Southern District of New York.)

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)	✓	
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1 (CONT)	✓	
Copies of bank statements		✓	
Disbursement Journal	MOR-2 (INDV)	✓	
Balance Sheet	MOR-3 (INDV)	✓	
Copies of tax returns filed during reporting period		na	
Summary of Unpaid Post-petition Debts	MOR-4 (INDV)	✓	
Status of Secured Notes, Leases, Installment Payments	MOR-5 (INDV)	✓	
Debtor Questionnaire	MOR-6 (INDV)	✓	

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

Signature of Debtor

Barbara J. Bouchey

Date

12/6/10

Signature of Joint Debtor

Date

In re

Barbara J. Bouchey
Debtor

Case No.

10-12207

Reporting Period:

7/1/10 TO 7/31/10**INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS**

(This Form must be submitted for each bank account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (CONT)]

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month	2309.15	
RECEIPTS		
Wages (Net)		
Interest and Dividend Income		
Alimony and Child Support		
Social Security and Pension Income		
Sale of Assets		
Other Income (attach schedule)		
Total Receipts	3240.65	5549.80
DISBURSEMENTS		
ORDINARY ITEMS		
Mortgage Payment(s)		
Rental Payment(s)		
Other Secured Note Payments		
Utilities		
Insurance		
Auto Expense		
Lease Payments		
IRA Contributions		
Repairs and Maintenance		
Medical Expenses		
Food, Clothing, Hygiene		
Charitable Contributions		
Alimony and Child Support Payments		
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)		
Travel and Entertainment		
Gifts		
Other (attach schedule)		
Total Ordinary Disbursements	6168.48	
REORGANIZATION ITEMS		
Professional Fees		
U. S. Trustee Fees	325.00	
Other Reorganization Expenses (attach schedule)		
Total Reorganization Items	325.00	
Total Disbursements (Ordinary + Reorganization)	6493.48	
Net Cash Flow (Total Receipts - Total Disbursements)	-3252.83	
Cash - End of Month (Must equal reconciled bank statement)	260.93	

Barbara J. Bouchey Asset Mgmt. Inc. Corporate Reimburse to

Barbara J. Bouchey Personal Creditor Payment Plan:

July: \$1700

July 2010 Jul 10

Ordinary Income/Expense

Income

IRS Tax Refund	1,758.13
Unclaimed Funds	1,363.73
4010 · Interest Earned	0.48
4015 · 1099 Income	
4015.30 · Metlife	118.31
Total 4015 · 1099 Income	118.31

Total Income 3,240.65

Expense

US Bankruptcy Qtr Fee	325.00
6120 · Bank Charge	41.47
6300 · Primary Home Repairs & Maint	
6300.13 · Landscaping	66.88
6300.14 · Refuse Removal	86.40
Total 6300 · Primary Home Repairs & Maint	153.28

6310.00 · 6 Wash. Ln. - Income Prop	
Water	30.15
6310.10 · Repairs & Maintenance	158.36
6310.50 · Homeowner's Assoc Fee	75.00
Total 6310.00 · 6 Wash. Ln. - Income Prop	263.51

6320.00 · 116 Pepper - Income Prop	
Utilities	140.71
Water	50.08
6320.10 · 116 Pepperbush - Repairs & Main	7.00
6320.30 · Landlord Insurance	233.50
Total 6320.00 · 116 Pepper - Income Prop	431.29

6390 · Utilities	
6390.10 · Cable	107.14
6390.40 · Water/Sewer	83.75
6390.50 · National Grid	140.30
Total 6390 · Utilities	331.19

Total Expense 1,545.74

Other Income/Expense

Other Expense

8000 · Business Expenses	
Amtrak	53.00
8020.10 · Fuel	270.94

Barbara J. Bouchey
Profit & Loss

July 2010

Jul 10

8020.25 · Postage	17.60
8020.30 · Office expenses	190.96
8020.70 · Meals & Entertainment	135.56
8020.75 · Travel	126.40
8020.90 · Vehicle Expenses	241.83
Total 8000 · Business Expenses	1,036.29
8010 · Other Expense	
8010.20 · Health/Medical	681.00
Total 8010 · Other Expense	681.00
8100 · Personal Expenses	
8100.10 · Beauty and Hair	199.70
8100.45 · Groceries	1,007.99
8100.60 · Pet & Related	74.28
8100.75 · Miscellaneous-Cash Withdrawals	1,511.65
Total 8100 · Personal Expenses	2,793.62
Total Other Expense	4,510.91

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INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS
(continuation sheet)

BREAKDOWN OF OTHER CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
Other Income		
Other Taxes		
Other Ordinary Disbursements		
Other Reorganization Expenses		

THE FOLLOWING SECTION MUST BE COMPLETED

DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES: (FROM CURRENT MONTH ACTUAL COLUMN)

TOTAL DISBURSEMENTS	
LESS: TRANSFERS TO OTHER DEBTOR IN POSSESSION ACCOUNTS	
PLUS: ESTATE DISBURSEMENTS MADE BY OUTSIDE SOURCES (i.e. from escrow accounts)	
TOTAL DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES	

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DISBURSEMENT JOURNAL

CASH DISBURSEMENTS

Date	Payee	Purpose	Amount
7/2	ATM		202
7/3			200
7/9			303
7/16			403
7/26			402
	<u>Breakdown</u>		
	GAS ATM - 200		
	Hotel 300		
	Snack bar 500		
	Massage 250		
	Chila 100		
	Gifts 161		
Total Cash Disbursements			1511.65

BANK ACCOUNT DISBURSEMENTS

[illegible]

Total Disbursements for the Month

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7/1/10 TO 7/31/10

BALANCE SHEET

The Balance Sheet is to be completed on an accrual basis only. Pre-petition liabilities must be classified separately from post-petition obligations.

ASSETS	BOOK VALUE AT END OF CURRENT REPORTING MONTH	BOOK VALUE ON PETITION DATE OR SCHEDULED AMOUNT
SCHEDULE A REAL PROPERTY		
Primary Residence	650,000	
Other Property (attach schedule)	335,000	
TOTAL REAL PROPERTY ASSETS	985,000	
SCHEDULE B PERSONAL PROPERTY		
Cash on Hand		
Bank Accounts		
Security Deposits		
Household Goods & Furnishings		
Books, Pictures, Art		
Wearing Apparel		
Furs and Jewelry		
Firearms & Sports Equipment		
Insurance Policies		
Annuities		
Education IRAs		
Retirement & Profit Sharing		
Stocks		
Partnerships & Joint Ventures		
Government & Corporate Bonds		
Accounts Receivable		
Alimony, maintenance, support or property settlements		
Other Liquidated Debts		
Equitable Interests in Schedule A property		
Contingent Interests		
Other Claims		
Patents & Copyrights		
Licenses & Franchises		
Customer Lists		
Autos, Trucks & Other Vehicles		
Boats & Motors		
Aircraft		
Office Equipment		
Machinery, supplies, equipment used for business		
Inventory		
Animals		
Crops		
Farming Equipment		
Farm Supplies		
Other Personal Property (attach schedule)	516,444	
TOTAL PERSONAL PROPERTY	516,444	
TOTAL ASSETS	1,501,444	

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SUMMARY OF UNPAID POST-PETITION DEBTS

	Number of Days Past Due					Total
	Current	0-30	31-60	61-90	Over 91	
Mortgage Ballston Spa	5740				X	22960
Rent	0					
Secured Debt/Adequate Protection Payments	432					
Professional Fees	0					
Other Post-Petition debt (list creditor)						
Income Rep. #1	1340			X		4020
Income Rep. #2	986	X				986
Income Rep. #2	333		X			666
Auto mobile	978		X			1956
Total Post-petition Debts	9809					7628

Explain how and when the Debtor intends to pay any past due post-petition debts.

Ballston Spa - Primary Home - Selling - Any loss will be added to Payment Plans
 Prop #1 - Sold - short sale approved - waiting to close
 Prop #2 - Sold - short sale approved - waiting to close
 Auto - Requesting Restructure of loan for longer period - will pay off full

Banks
 PHH Mort.
 Wells
 Charter
 Suncoast

In re

Debtor

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10-2207

7/1/10 to 7/31/10

POST-PETITION STATUS OF SECURED NOTES, LEASES PAYABLE AND ADEQUATE PROTECTION PAYMENTS

[illegible]

INSTALLMENT PAYMENTS

TYPE OF POLICY	CARRIER	PERIOD COVERED	PAYMENT AMOUNT & FREQUENCY
Primary Homeowners	Travelers	10/2011	122 mo.
- General Hdp #1 HO-2	Erie + Niagara	5/2011	75 mo.
- General Hdp #2 HO-2	Dryden	2/2011	75 Mo.
Auto - Insurance	Allstate	5/2011	86 mo.
		(Total)	433

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DEBTOR QUESTIONNAIRE

Must be completed each month. If the answer to any of the questions is "Yes", provide a detailed explanation of each item. Attach additional sheets if necessary.		Yes	No
1	Have any funds been disbursed from any account other than a debtor in possession account this reporting period?		✓
2	Is the Debtor delinquent in the timely filing of any post-petition tax returns?		✓
3	Are property insurance, automobile insurance, or other necessary insurance coverages expired or cancelled, or has the debtor received notice of expiration or cancellation of such policies?		✓
4	Is the Debtor delinquent in paying any insurance premium payment?		✓
5	Have any payments been made on pre-petition liabilities this reporting period?		✓
6	Are any post petition State or Federal income taxes past due?		✓
7	Are any post petition real estate taxes past due?		✓
8	Are any other post petition taxes past due?		✓
9	Have any pre-petition taxes been paid during this reporting period? <u>\$420 - to NYS</u>	✓	✓
10	Are any amounts owed to post petition creditors delinquent?	✓	
11	Have any post petition loans been received by the Debtor from any party?		✓
12	Is the Debtor delinquent in paying any U.S. Trustee fees?		✓
13	Is the Debtor delinquent with any court ordered payments to attorneys or other professionals?		✓

Barbara J. Bouchey
Journal
July 2010

Trans #	Type	Date	Num	Name	Memo	Account	Debit	Credit
5851	Deposit	7/22/2010		Metlife	Deposit Deposit	1000 · KeyBank 79... 4015.30 · Metlife	118.31	118.31
5853	Deposit	7/21/2010		New York State De...	Deposit unclaimed fu...	1000 · KeyBank 79... Unclaimed Funds	118.31 1,363.73	118.31 1,363.73
5854	Deposit	7/15/2010		Internal Revenue S...	Deposit Deposit	1000 · KeyBank 79... IRS Tax Refund	1,363.73 1,758.13	1,363.73 1,758.13
5858	Check	7/8/2010	2710 ✓	Knox Woods Home... Knox Woods Home...	Acct 6WL July HOA dues-6 ...	1000 · KeyBank 79... 6310.50 · Homeown...	1,758.13 75.00	1,758.13 ✓ 75.00
5859	Check	7/8/2010	2711 ✓	National Grid_116 ... National Grid_116 ...		1000 · KeyBank 79... Utilities	75.00 44.95	75.00 ✓ 44.95
5860	Check	7/8/2010	2712 ✓	County Waste-16 Sl... County Waste-16 Sl...	May Service trash svc	1000 · KeyBank 79... 6300.14 · Refuse R...	44.95 28.80	44.95 ✓ 28.80
5861	Check	7/8/2010	2713 ✓	Erie & Niagara Insu... Erie & Niagara Insu...	landlord polic... 116 Pepperb...	1000 · KeyBank 79... 6320.30 · Landlord I...	28.80 74.50	28.80 ✓ 74.50
5862	Check	7/8/2010	2714 ✓	Town of Halfmoon_... Town of Halfmoon_...	Acct 28-5202... Acct 28-5202...	1000 · KeyBank 79... Water	74.50 30.15	74.50 ✓ 30.15
5863	Check	7/8/2010	2715 ✓	Town Of Halfmoon_... Town Of Halfmoon_...	Acct 28-5202... Acct 28-5202...	1000 · KeyBank 79... 6390.40 · Water/Se...	30.15 83.75	30.15 ✓ 83.75
5864	Check	7/8/2010	2716 ✓	Cat's Eye Pest Cont... Cat's Eye Pest Cont...	Inv. 140051	1000 · KeyBank 79... 6310.10 · Repairs &...	83.75 79.18	83.75 ✓ 79.18
5865	Check	7/8/2010	2717 ✓	Clifton Park Self St... Clifton Park Self St...		1000 · KeyBank 79... 8020.30 · Office exp...	79.18 175.00	79.18 ✓ 175.00
5866	Check	7/8/2010	2718	Enterprise Rentacar Enterprise Rentacar		1000 · KeyBank 79... 8020.75 · Travel	175.00 126.40	175.00 ✓ 126.40
							126.40	126.40

Deposits
\$3241

Barbara J. Bouchey
Journal
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Trans #	Type	Date	Num	Name	Memo	Account	Debit	Credit
5868	Check	7/8/2010	2720 ✓	Parking Violations ... Parking Violations ...	Ticket# 0710... Ticket# 0710...	1000 · KeyBank 79... 8020.90 · Vehicle E...	105.00	105.00 ✓
5869	Check	7/8/2010	2721 ✓	Saratoga Water Ser... Saratoga Water Ser...	116 Peppertb... 116 Peppertb...	1000 · KeyBank 79... Water	50.08	50.08 ✓
5870	Check	7/8/2010	2722	ESudio-Yoga ESudio-Yoga		1000 · KeyBank 79... 8010.20 · Health/M...	50.08	155.00
5871	Check	7/8/2010	2723	National Grid_16 Silo National Grid_16 Silo	15283-94015 15283-94015	1000 · KeyBank 79... 6390.50 · National ...	155.00	140.30
5872	Check	7/8/2010	2724	U.S. Trustee U.S. Trustee	U.S. Trustee ... U.S. Trustee ...	1000 · KeyBank 79... US Bankrupcy Ctr F...	140.30	325.00
5873	Check	7/8/2010	2725	TruGreen TruGreen	fertilizing 16 ... Inv 188967	1000 · KeyBank 79... 6300.13 · Landscap...	325.00	66.88
5874	Check	7/8/2010	2726	Cat's Eye Pest Cont... Cat's Eye Pest Cont...	Inv. 140051	1000 · KeyBank 79... 6310.10 · Repairs &...	66.88	79.18
5875	Check	7/8/2010	2727	Erie & Niagara Insu... Erie & Niagara Insu...	landlord polic... 116 Peppertb...	1000 · KeyBank 79... 6320.30 · Landlord I...	79.18	159.00
5876	Check	7/8/2010	2728	National Grid_116 ... National Grid_116 ...		1000 · KeyBank 79... Utilities	159.00	95.76
5877	Check	7/8/2010	2729	County Waste-16 Si... County Waste-16 Si...	May Service trash svc	1000 · KeyBank 79... 6300.14 · Refuse R...	95.76	57.60
5910	Check	7/2/2010		ATM Withdrawal ATM Withdrawal	ATM KEY 17... ATM KEY 17...	1000 · KeyBank 79... 8100.75 · Miscellan...	57.60	201.95
5911	Check	7/2/2010		ATM Withdrawal ATM Withdrawal	ATM KEY 17... ATM KEY 17...	1000 · KeyBank 79... 8100.75 · Miscellan...	201.95	201.95 ✓

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Journal
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Trans #	Type	Date	Num	Name	Memo	Account	Debit	Credit
5912	Check	7/6/2010	atm	Walmart Walmart		1000 · KeyBank 79... 8100.45 · Groceries	209.52	209.52
5913	Check	7/6/2010	atm	Petsmart Petsmart		1000 · KeyBank 79... 8100.60 · Pet & Rel...	209.52 7.54	209.52 7.54
5914	Check	7/7/2010	atm	Banfield Banfield		1000 · KeyBank 79... 8100.45 · Groceries	7.54 39.37	7.54 39.37
5915	Check	7/7/2010	atm	STEWARTS STEWARTS	gas	1000 · KeyBank 79... 8020.10 · Fuel	39.37 21.07	39.37 21.07
5916	Check	7/7/2010	atm	Fred the Butcher Fred the Butcher		1000 · KeyBank 79... 8100.45 · Groceries	21.07 5.49	21.07 5.49
5917	Check	7/8/2010	atm	Macy's Macy's		1000 · KeyBank 79... 8100.10 · Beauty an...	5.49 149.70	5.49 149.70
5918	Check	7/8/2010	atm	STEWARTS STEWARTS	gas	1000 · KeyBank 79... 8020.10 · Fuel	149.70 23.11	149.70 23.11
5919	Check	7/8/2010	atm	KeyBank KeyBank	check supply	1000 · KeyBank 79... 6120 · Bank Charge	23.11 41.47	23.11 41.47
5920	Check	7/9/2010		ATM Withdrawal ATM Withdrawal	ATM KEY 17... ATM KEY 17...	1000 · KeyBank 79... 8100.75 · Miscellan...	41.47 303.00	41.47 303.00
5921	Check	7/9/2010	atm	Moorfields Green G... Moorfields Green G...	Debit BB Debit BB	1000 · KeyBank 79... 8100.45 · Groceries	303.00 46.66	303.00 46.66
5922	Check	7/9/2010	atm	Savemore Beverag... Savemore Beverag...		1000 · KeyBank 79... 8100.45 · Groceries	46.66 10.67	46.66 10.67
5923	Check	7/12/2010	atm	redeye grill ny redeye grill ny		1000 · KeyBank 79... 8020.70 · Meals & ...	10.67 62.08	10.67 62.08
							62.08	62.08

Barbara J. Bouchey
Journal
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Trans #	Type	Date	Num	Name	Memo	Account	Debit	Credit
5924	Check	7/12/2010	atm	Amtrak		1000 - KeyBank 79... Amtrak	53.00	53.00
5925	Check	7/13/2010		Fried the Butcher Fried the Butcher		1000 - KeyBank 79... 8100.45 - Groceries	53.00 6.65	53.00 6.65
5926	Check	7/13/2010	atm	STEWARTS	gas	1000 - KeyBank 79... 8020.10 - Fuel	6.65 22.87	6.65 22.87
5927	Check	7/13/2010	atm	POS MAC USPS	reimbursement	1000 - KeyBank 79... 8020.25 - Postage	22.87 17.60	22.87 17.60
5928	Check	7/13/2010	atm	Moofilieds Green G...	Debit BB	1000 - KeyBank 79... 8100.45 - Groceries	17.60 27.62	17.60 27.62
5929	Check	7/13/2010		Wood Floor Store		1000 - KeyBank 79... 8100.45 - Groceries	27.62 19.44	27.62 19.44
5930	Check	7/14/2010		Price Chopper		1000 - KeyBank 79... 8100.45 - Groceries	19.44 168.24	19.44 168.24
5931	Check	7/14/2010		STEWARTS	gas	1000 - KeyBank 79... 8020.10 - Fuel	168.24 15.00	168.24 15.00
5932	Check	7/14/2010		Time Warner Cable...	july	1000 - KeyBank 79... 6390.10 - Cable	15.00 107.14	15.00 107.14
5933	Check	7/16/2010		ATM Withdrawal	ATM KEY 17...	1000 - KeyBank 79... 8100.75 - Miscellan...	107.14 403.00	107.14 403.00
5934	Check	7/16/2010		STEWARTS	gas	1000 - KeyBank 79... 8020.10 - Fuel	403.00 21.61	403.00 21.61
5935	Check	7/16/2010		gu markets		1000 - KeyBank 79... 8100.45 - Groceries	21.61 185.97	21.61 185.97
							185.97	185.97

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Journal
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Trans #	Type	Date	Num	Name	Memo	Account	Debit	Credit
5936	Check	7/19/2010	1122 ✓	Cash Cash	tan tan	1000 · KeyBank 79... 8100.10 · Beauty an...	50.00 50.00	50.00
5938	Check	7/20/2010	atm	STEWARTS STEWARTS	gas gas	1000 · KeyBank 79... 8020.10 · Fuel	43.72 43.72	43.72 ✓
5939	Check	7/20/2010		Hoffman Car Hoffman Car		1000 · KeyBank 79... 8020.90 · Vehicle E...	39.99 39.99	39.99 ✓
5940	Check	7/21/2010	atm	Mooflieds Green G... Mooflieds Green G...	Debit BB Debit BB	1000 · KeyBank 79... 8100.45 · Groceries	48.66 48.66	48.66 ✓
5941	Check	7/21/2010	atm	Price Chopper Price Chopper		1000 · KeyBank 79... 8100.45 · Groceries	169.38 169.38	169.38 ✓
5942	Check	7/21/2010		data download data download		1000 · KeyBank 79... 8020.30 · Office exp...	7.98 7.98	7.98 ✓
5943	Check	7/22/2010	atm	STEWARTS STEWARTS	gas gas	1000 · KeyBank 79... 8020.10 · Fuel	25.01 25.01	25.01 ✓
5944	Check	7/26/2010		ATM Withdrawal ATM Withdrawal	ATM KEY 17... ATM KEY 17...	1000 · KeyBank 79... 8100.75 · Miscellan...	401.75 401.75	401.75 ✓
5945	Check	7/26/2010	atm	TRACTOR SUPPLY TRACTOR SUPPLY		1000 · KeyBank 79... 8100.60 · Pet & Rel...	66.74 66.74	66.74 ✓
5946	Check	7/26/2010		data download data download		1000 · KeyBank 79... 8020.30 · Office exp...	7.98 7.98	7.98 ✓
5947	Check	7/26/2010		Price Chopper Price Chopper		1000 · KeyBank 79... 8100.45 · Groceries	56.23 56.23	56.23 ✓
5948	Check	7/26/2010		Paypal Paypal		1000 · KeyBank 79... 6320.10 · 116 Pepp...	5.00 5.00	5.00 ✓

Barbara J. Bouchey
Journal
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Trans #	Type	Date	Num	Name	Memo	Account	Debit	Credit
5949	Check	7/26/2010		Paypal Paypal		1000 · KeyBank 79... 6320.10 · 116 Pepp...	2.00	2.00
5950	Check	7/26/2010		Auto Reserve Paym... Auto Reserve Paym...		1000 · KeyBank 79... 1010 · Overdraft	2.00 437.33	2.00 437.33
5951	Check	7/27/2010		STEWARTS STEWARTS	gas gas	1000 · KeyBank 79... 8020.10 · Fuel	437.33 57.79	437.33 57.79
5952	Check	7/27/2010		STEWARTS STEWARTS	gas gas	1000 · KeyBank 79... 8020.10 · Fuel	57.79 20.01	57.79 20.01
5953	Check	7/28/2010		Sorrentinos Sorrentinos		1000 · KeyBank 79... 8100.45 · Groceries	20.01 14.09	20.01 14.09
5954	Check	7/28/2010	1123 ✓	VITALITY GUBAYO... VITALITY GUBAYO...		1000 · KeyBank 79... 8010.20 · Health/M...	14.09 95.00	14.09 95.00
5955	Check	7/29/2010		mi nys mi nys	gas gas	1000 · KeyBank 79... 8020.90 · Vehicle E...	95.00 59.84	95.00 59.84
5956	Check	7/29/2010		banford garage banford garage	parking parking	1000 · KeyBank 79... 8020.90 · Vehicle E...	37.00 37.00	37.00 37.00
5957	Check	7/30/2010		le meridian parker h... le meridian parker h...		1000 · KeyBank 79... 8020.70 · Meals & ...	34.31 34.31	34.31 34.31
5958	Check	7/30/2010		LIGHT HARMONIC ... LIGHT HARMONIC ...		1000 · KeyBank 79... 8010.20 · Health/M...	431.00 431.00	431.00 431.00
5959	Check	7/30/2010		Zaika Indian Restau... Zaika Indian Restau...		1000 · KeyBank 79... 8020.70 · Meals & ...	39.17 39.17	39.17 39.17
5960	Deposit	7/30/2010		KeyBank - Interest ... KeyBank - Interest ...	Deposit Deposit	1000 · KeyBank 79... 4010 · Interest Earn...	0.48 0.48	0.48 0.48

Barbara J. Bouchey
Journal
July 2010

Trans #	Type	Date	Num	Name	Memo	Account	Debit	Credit
5999	Check	7/20/2010		ExxonMobil ExxonMobil		1000 - KeyBank 79... 8020.10 - Fuel	20.75 20.75	20.75
TOTAL							9,734.63	9,734.63

(Not Cleared: \$1,205.12)

- 3,240.65 ← Deposits
6493.98
- 1205.12 ← Checks
5,288.86
No T cleared

Sweep Checking Account

Key Private Bank Statement

BARBARA J BOUCHEY
Account number: 325900027997
July 1 - July 31, 2010

Account Summary

Account No. 325900027997
Balance on 6/30
Deposits and other additions
Checks paid
Debit card/ATM withdrawals
Other withdrawals
Balance on 7/31
Number of days this period

\$2,309.15 ✓
3,240.65 ✓
891.41 ✓
3,804.51 ✓
592.95 ✓
\$260.93 ✓
31

How To Contact Us

Please send inquiries to:
P.O. Box 93885
Cleveland, OH 44101-5885, or
Call Key Private Bank at:
1-877-634-2968

Please see the end of this statement for important legal information about this account.

Sweep Investments Summary

FDIC Insured Deposits	Market value on 6/30	Market value on 7/31	Interest this period	Interest this year	Allocation sweeps in (%)	Annual % yield earned
Sweep Checking Account	\$0.00	\$0.00	\$0.00	\$0.00	0	0.00
Investment Account (FDIC)	2,309.15	260.93	0.48	6.71	100	0.40
Total FDIC Insured deposits	\$2,309.15	\$260.93	\$0.48	\$6.71		
Total Account	\$2,309.15	\$260.93	\$0.48	\$6.71	100%	





P.O. Box 93885
Cleveland, OH 44101-5885

Key Private Bank
Statement
July 31, 2010

00 K5590EM
BARBARA J BOUCHEY
16 SILO DR
WATERFORD NY 12188-1248

Consolidated Account Snapshot

	Value on 6/30	Value on 7/31	Change in value
Checking & Savings	\$2,309.15	\$260.93	-\$2,048.22
Investments & Trust	0.00	0.00	0.00
Retirement	0.00	0.00	0.00
Total Assets	\$2,309.15	\$260.93	-\$2,048.22
Total Loans & Credit Balance	\$29,448.13	\$29,209.24	-\$238.89

See Summary of Accounts on page 2 for more information.

How To Contact Us

YOUR ADVISOR

MANEEN, JUSTIN VINCENT, (518) 371-5500, JUSTIN_V_MANEEN@KEYBANK.COM

YOUR LOCAL OFFICE

1703 ROUTE 9
CLIFTON PARK, NY 12065

CLIENT SERVICES

Toll-Free
1-877-634-2968

VIEW YOUR ACCOUNT

www.key.com

26886-3290-325900027997-0-N-





Summary of Accounts

Key Private Bank
Statement
July 1 - July 31, 2010

Asset Accounts

Checking and Savings	Account number	Last statement value	Total Account Value on 7/31	Income this period	Income year-to-date	Details on page
Sweep Checking Account	325900027997	\$2,309.15	\$260.93	\$0.48	\$6.71	4
TOTAL ASSETS		\$2,309.15	\$260.93	\$0.48	\$6.71	

Loans and Credit

	Balance owed on prior statement	Balance owed on 7/31	Available credit	Interest paid this period*	Escrow paid this period	Interest paid year-to-date	Details on page
Cash Reserve Credit	\$29,448.13	\$29,209.24	\$790.76	\$0.00		\$786.91	8

Current News

Important information regarding your Account.

Based on a recent FDIC regulation, banks are now required to provide a disclosure to certain sweep customers of the status of their funds invested in the sweep investment in the event of a bank failure. Please be aware that the funds in your account that are swept to and invested in a money market mutual fund are not deposits, and to the extent the funds reside in the money market mutual fund, you will receive payment for the value of your assets in the money market mutual fund in the event of a bank failure. In addition, to the extent the funds are swept to and reside in a deposit account, the funds are deposits and insured up to the maximum applicable insurance limit.

Please read and retain this information with all of your Account Agreements and Disclosures.





Key Private Bank Statement

BARBARA J BOUCHEY
Account number: 325900027997
July 1 - July 31, 2010

Activity Detail

Deposits and Other Additions			Amount
Date	Description		
7/15	DEPOSIT BRANCH 0559 NEW YORK		\$1,758.13
7/21	DEPOSIT BRANCH 0559 NEW YORK		1,363.73
7/22	DEPOSIT BRANCH 0559 NEW YORK		118.31
7/30	INTEREST PAYMENT		0.48
Total Deposits and Other Additions			\$3,240.65

Checks Paid			Amount
Number	Date written	Expense Category Payee	
1122	7/15	7/19 CASH	\$50.00
1123	7/20	7/28 VITALITY GUBAYOULLIN PHD	95.00
2710*	7/8	7/26 KNOX WOODS HOMEOWNER'S ASSOC	75.00
2711	7/8	7/27 NATIONAL GRID	44.95
2712	7/8	7/22 COUNITY WASTE	28.80
2713	7/8	7/23 ERIE AND NIAGARA INS	74.50
2714	7/8	7/26 TOWN OF HALFMOON	30.15
2715	7/8	7/21 CATSEYE PEST CONTROL INC.	83.75
2716	7/8	7/23 CLIFTON PARK SELF STORAGE	79.18
2717	7/8	7/22 PARKING VIOLATIONS BUREAU	175.00
2720*	7/20	7/22 SARATOGA WATER SERV	105.00
2721	7/22	7/27	50.08
Total Checks Paid			\$891.41

* Break in check number sequence.

Stop Payments			Amount
Check number/range	Date	Issued Expires	
0-9999999999	6/20/10	5/28/10	11/28/10
0-9999999999	5/1/10	4/29/10	10/29/10
0-9999999999	5/1/10	4/29/10	10/29/10
0-9999999999	5/1/10	4/29/10	10/29/10
			1,349.46

Not Cleared:
2718 - 126.40
2719 - void
2722
2723
2724

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Key Private Bank
Statement

BARBARA J BOUCHEY
Account number: 325900027997
July 1 - July 31, 2010

Activity Detail (continued)

Debit Card/ATM Withdrawals	Date	Description	Amount
7/2	7/2	ATM MAC ANN & GEORGE STREE FORT ANN NY	\$201.95
7/2	7/2	ATM MAC ANN & GEORGE STREE FORT ANN NY	201.95
7/6	7/6	POS MAC Wal-Mart Super HALFMOON NY	209.52
7/6	7/6	POS MAC PETSMAIT INC 7 LATHAM NY	7.54
7/7	7/7	BANFIELD 0739 LATHAM NY	39.37
7/7	7/7	STEWARTS SHOP 385 OAE WATERFORD NY	21.07
7/8	7/8	FRED THE BUTCHER CLIFTON PARK NY	5.49
7/8	7/8	POS MAC MACYS 00 NEW YORK NY	149.70
7/8	7/8	STEWARTS SHOP 385 OAE WATERFORD NY	23.11
7/9	7/9	ATM MAC 1860 BROADWAY NEW YORK NY	303.00
7/9	7/9	MOORFIELDS GREEN GROCE CLIFTON PARK NY	46.66
7/9	7/9	SAVEMORE BEVERAGE COPS CLIFTON PARK NY	10.67
7/12	7/12	RED EYE GRILL NEW YORK NY	62.08
7/12	7/12	AMTRAK NEW YORK PENNY	53.00
7/13	7/13	FRED THE BUTCHER CLIFTON PARK NY	6.65
7/13	7/13	STEWARTS SHOP 385 OAE WATERFORD NY	22.87
7/13	7/13	POS MAC USPS 351648000 CLIFTON PA NY	17.60
7/14	7/14	MOORFIELDS GREEN GROCE CLIFTON PARK NY	27.62
7/14	7/14	WOOD PRO ALBANY NY	19.44
7/14	7/14	POS MAC PRICE CHOPPER CLIFTON PK NY	168.24
7/14	7/14	STEWARTS SHOP 385 OAE WATERFORD NY	15.00
7/16	7/16	ATM NYC *CLIFTON PARK CLIFTON PA NY	403.00
7/16	7/16	STEWARTS SHOP 112 CLIFTON PARK NY	21.61
7/19	7/19	POS MAC GU MARKETS 702 BOLTON LAN NY	189.97
7/20	7/20	EXXONMOBIL 97381701 SARATOGA SPRING	20.75
7/20	7/20	STEWARTS SHOP 385 OAE WATERFORD NY	43.72
7/20	7/20	HOFFMAN CAR WASH C OPS CLIFTON PARK NY	39.99
7/21	7/21	MOORFIELDS GREEN GROCE CLIFTON PARK NY	48.66
7/21	7/21	POS MAC PRICE CHOPPER CLIFTON PK NY	169.38
7/21	7/21	DATA DOWNLOAD 3103837994 CA	7.98
7/22	7/22	STEWARTS SHOP 385 OAE WATERFORD NY	25.01
7/26	7/26	ATM MAC 183 GUIDEBOARD RD WATERFORD NY	401.75
7/26	7/26	POS MAC TRACTOR SUPPLY CLIFTON PA NY	66.74
7/26	7/26	DATA DOWNLOAD 3103837994 CA	7.98
7/26	7/26	POS MAC PRICE CHOPPER CLIFTON PK NY	56.23
7/27	7/27	STEWARTS SHOP 385 WATERFORD NY	57.79

26886-3290-325900027997-0-N-



BARBARA J BOUCHEY
Account number: 325900027997

Activity Detail (continued)

Amount

\$3,804.51

Amount

~~\$592.95~~

Amount

~~\$4,587.72~~

page 7 of 12



Cash Reserve Credit

Key Private Bank Statement

BARBARA J BOUCHEY
Account number: 325900027997
July 1 - July 31, 2010

Summary of Account Activity

*Previous Balance	\$29,448.13
Payments	\$437.33
Other Credits	\$0.00
Advances and Other Debits	\$0.00
Fees Charged	\$0.00
Fee Adjustments	\$0.00
Interest Charged	\$198.44
Interest Adjustments	\$0.00
*New Balance	\$29,209.24
Balance used to compute interest	\$29,207.31
Credit Limit	\$30,000.00
Available Credit	\$790.76
Past Due Amount	\$0.00
Statement Closing Date	7/31/10
Days in billing cycle	31

*Previous Balance and New Balance: A Previous Balance and/or a New Balance with a minus sign (-) before it indicates a credit balance.

Transactions

Post Date	Effective Date	Description of Transaction or Credit	Amount
Payments			
7/26		AUTOMATIC PAYMENT TO CASH RESERVE CREDIT	-\$437.33
		Total Payments	-\$437.33
Other Credits			
		Total Other Credits	\$0.00
Advances and Other Debits			
		Total Advances and Other Debits	\$0.00

How To Contact Us

Questions? Call Key Private Bank at 1-800-336-4750
Please send Billing Inquiries and Disputed Balance communications to:
KEYBANK, P.O. BOX 93885,
CLEVELAND, OH 44101-4750

Payment Information

***New Balance** \$29,209.24
Minimum Payment Due \$440.09
Payment Due Date 8/25/10
Automatic payment of \$440.09 from Account 325900027997 will be made on 8/25/10.

See following page for additional account details.

26886-3290-325900027997-0-N-



Cash Reserve Credit (Con't)

Key Private Bank
Statement
 BARBARA J BOUCHEY
 Account number: 325900027997
 July 1 - July 31, 2010

Transactions (continued)

Post Date	Effective Date	Description of Transaction or Credit	Amount
FEES			
Total FEES for this Period			\$0.00
Fee Adjustments			
Total Fee Adjustments for this Period			\$0.00
INTEREST			
7/30	7/31	INTEREST CHARGE	\$198.44
Total INTEREST for this Period			\$198.44
Interest Adjustments			
Total Interest Adjustments for this Period			\$0.00

2010 Year-to-Date Totals

Total Fees Charged in 2010 \$0.00
 Total Interest Charged in 2010 \$786.91

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account

Type of Balance	Annual Percentage Rate (APR)	*Balance Subject to Interest rate	Interest Charge
Purchases/Cash Advances	8.00000 (v)	\$29,207.31	\$198.44
(v) = Variable Rate		*Average Daily Balance	

See "Information About Your Account" section at end of statement for additional information regarding your account.

See following page for additional account details.

26886-3290-325900027997-0-N-



B6A (Official Form 6A) (12/07)

Amended

In re Barbara J. Bouchev
DebtorCase No. 10-12207

(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Single Family Residence - Townhome Income Property 6 Washington Lane Ballston Spa, NY 12020			180,000.00	Exceeds Value
Single Family Residence-Townhome Income Property 116 Pepperbush PL Malta, NY 12020			155,000.00	129,205.00
Single Family House 16 Silo Dr	Fee Simple		650,000.00	Exceeds Value
Total >			985,000.00	

(Report also on Summary of Schedules.)

B6B (Official Form 6B) (12/07)

Amended

In re Barbara J. Bouchey
Debtor

Case No. 10-12207
(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		Fifty Dollars		50.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Key Bank Account		0.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Coffee Table		800.00
		Primary Residence		
		Asian Cabinet		680.00
		Primary Residence		
		Flower Cabinet		400.00
		Primary Residence		
		Console Table		800.00
		Primary Residence		
		Chinese Screen		900.00
		Primary Residence		
		Indian Bookcase		600.00
		Primary Residence		
		Nightstand		160.00

B6B (Official Form 6B) (12/07) -- Cont.

Amended

In re Barbara J. Bouchev

Debtor

Case No. 10-12207

(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
5. Books, Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Primary Residence		
		Bedroom Armoire		240.00
		Primary Residence		
		Ivory Statue 1		680.00
		Primary Residence		
		Ivory Statue 2		400.00
		Primary Residence		
		Ivory Statue 3		400.00
		Primary Residence		
		Ivory Statue 4		260.00
		Primary Residence		
		Wood Buddha		300.00
		Primary Residence		
		Wood Carving / Couple		900.00
		Primary Residence		
		Wood Carving/Wall Elephant		900.00
		Primary Residence		
		Wood Carving/Lady Stand		800.00
		Primary Residence		
		Wood Carving/Wall Lady		400.00
		Primary Residence		
		Painting 1		1,000.00
		Primary Residence		

B6B (Official Form 6B) (12/07) -- Cont.

Amended

In re Barbara J. Bouchey
Debtor

Case No. 10-12207
(If known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
6. Wedding apparel.		Painting 2 Primary Residence		600.00
7. Furs and jewelry.		Wall Plaques Primary Residence		360.00
		Personal and Business Clothing		5,000.00
		Earrings with diamond clips		400.00
		Topaz Ring		400.00
		Topaz Ring 2		250.00
		Garnet Ring		250.00
		Diamond Ring		800.00
		Diamond Necklace		400.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		<i>Bouchey + Associates, Inc.</i> Barbara J. Bouchey Asset Management		35,000.00 250,000.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.		See 13		0.00
17. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.	X			

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, OR COMMUNITY	DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.		Claim against Clare Bronfman Claim against Sara Bronfman Claim against Pamela Cafritz Claim against Tracy Christopher - Pers. Loan Claim against Brendan Flanigan - Pers. Loan Claim against Rebecca Freeman Claim against Barbara Jeske - Pers. Loan Claim against Dawn Morrison - Pers. Loan Claim against NXIVM Corporation - Commissions Claim against Keith Ranlere Claim against Nancy Salzman Claim against Jon Samulski - Pers. Loan Claim against Colleen Steigerwald - Pers. Loan Claim against Karen Unterreiner		Indeterminate Indeterminate Indeterminate 4,000 16,000 Indeterminate 6,000 12,300 150,000 Indeterminate Indeterminate 1,000 2,500 Indeterminate
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. §101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2007 Lexus high miles 65,000		22,500
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			

B6B (Official Form 6B) (12/07) -- Cont.

In re **Barbara J. Bouchey**
Debtor

Case No. 10-12207
(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

[illegible]

Amended

**UNITED STATES BANKRUPTCY COURT
Northern District of New York**

In re Barbara J. Bouchey,
Debtor

Case No. 10-12207

Chapter 11

VERIFICATION OF LIST OF CREDITORS

I hereby certify under penalty of perjury that the attached List of Creditors which consists of 5 pages, is true, correct and complete to the best of my knowledge.

This amended schedule is being filed to correct an incorrect name, correct the value of the automobile asset and list certain entities and amounts against which the debtor holds claims.

Date

11-28-10

Signature
of Debtor

/s/ Barbara J. Bouchey

BARBARA J. BOUCHEY